

In re:  
Omar Touri  
Debtor

Case No. 21-11482-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: May 26, 2021

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Omar Touri, 83 Sycamore Dr., Reading, PA 19606-9538   |
| tr       | + SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265               |
| smg      | + Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603                           |
| smg      | City Treasurer, Eighth and Washington Streets, Reading, PA 19601  |
| smg      | + Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520                                      |
| smg      | + Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401   |
| smg      | + Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  |
| 14610474 | David J Apotheker Esq, 520 Fellowship Rd Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496                                   |
| 14610477 | Michael J. Dougherty, Esq., Weltman Weinberg & Reis Co, LPA, 170 S. Independence Mall W Ste 874W, Philadelphia, PA 19106-3334 |
| 14610478 | + Monika Touri, 83 Sycamore Dr., Reading, PA 19606-9538   |
| 14610480 | + Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130  |
| 14610481 | + Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  |
| 14610490 | Wells Fargo Home Mortgage, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306              |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| aty      | Email/Text: bankruptcy@daviddiddlaw.com          | May 27 2021 02:39:00 | DAVID W. TIDD, David W. Tidd, Esquire, 656 Ebersole Road, Reading, PA 19605   |
| smg      | EDI: PENNDEPTREV                                 | May 27 2021 03:23:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us          | May 27 2021 02:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                 |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov | May 27 2021 02:40:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404         |
| ust      | + Email/Text: ustpregion03.ph.ecf@usdoj.gov      | May 27 2021 02:40:00 | United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908 |
| 14610456 | EDI: HNDA.COM                                    | May 27 2021 03:23:00 | American Honda Finance, Attn: National Bankruptcy Center, Po Box 168088, Irving, TX 75016                           |
| 14610457 | + EDI: AMEREXPR.COM                              | May 27 2021 03:23:00 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  |
| 14610458 | + EDI: BANKAMER.COM                              | May 27 2021 03:23:00 | Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413                                       |
| 14610462 | Email/Text: MortgageBKSupport@citizensbank.com   | May 27 2021 02:40:00 | CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059                                      |
| 14610468 | Email/Text: Bankruptcy.RI@Citizensbank.com       | May 27 2021 02:39:00 | Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915   |

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|----------|---|----------------------|--|
| 14610459 | + EDI: CAPITALONE.COM                         | May 27 2021 03:23:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                             |
| 14610460 | + EDI: CAPITALONE.COM                         | May 27 2021 03:23:00 | Capital One/Younkers, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                    |
| 14610461 | + Email/Text: bankruptcy@cavps.com            | May 27 2021 02:40:00 | Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322 |
| 14610463 | + EDI: CHASEAUTO                              | May 27 2021 03:23:00 | Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076                         |
| 14610465 | + EDI: CITICORP.COM                           | May 27 2021 03:23:00 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034             |
| 14610466 | + EDI: CITICORP.COM                           | May 27 2021 03:23:00 | Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034    |
| 14610467 | + EDI: CITICORP.COM                           | May 27 2021 03:23:00 | Citibank/Sears, Citicorp Credit Svcs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034      |
| 14610470 | + EDI: WFNNB.COM                              | May 27 2021 03:23:00 | Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                     |
| 14610471 | EDI: WFNNB.COM                                | May 27 2021 03:23:00 | Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218                     |
| 14610472 | + EDI: WFNNB.COM                              | May 27 2021 03:23:00 | Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                        |
| 14610473 | EDI: WFNNB.COM                                | May 27 2021 03:23:00 | Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218                |
| 14610475 | + EDI: DISCOVER.COM                           | May 27 2021 03:23:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025                           |
| 14610476 | + EDI: HFC.COM                                | May 27 2021 03:23:00 | Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013                                       |
| 14610464 | EDI: JPMORGANCHASE                            | May 27 2021 03:23:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850                              |
| 14610479 | + Email/Text: bankruptcyteam@quickenloans.com | May 27 2021 02:40:00 | Quicken Loans, Inc., 1050 Woodward Ave., Detroit, MI 48226-3573  |
| 14610482 | + EDI: RMSC.COM                               | May 27 2021 03:23:00 | Synch/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                               |
| 14610483 | + EDI: RMSC.COM                               | May 27 2021 03:23:00 | Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                       |
| 14610485 | + EDI: RMSC.COM                               | May 27 2021 03:23:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                          |
| 14610486 | + EDI: RMSC.COM                               | May 27 2021 03:23:00 | Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                  |
| 14610484 | + EDI: RMSC.COM                               | May 27 2021 03:23:00 | Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                        |
| 14610489 | EDI: TFSR.COM                                 | May 27 2021 03:23:00 | Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855                                    |
| 14610487 | + EDI: WTRRNBNK.COM                           | May 27 2021 03:23:00 | Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475        |
| 14610488 | + EDI: COMCASTCBLCENT                         | May 27 2021 03:23:00 | Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311   |

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|------------------|
| 14610469 |               | Citizens Bank    |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

DAVID W. TIDD on behalf of Debtor Omar Touri bankruptcy@davidtiddlaw.com bbkconsultantllc@gmail.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

|                                  |                                  |             |           |   |
|----------------------------------|----------------------------------|-------------|-----------|---|
| Debtor 1:                        | Omar Touri                       |             |           | Social Security number or ITIN: xxx-xx-6249         |
|                                  | First Name                       | Middle Name | Last Name | EIN: _____  |
| Debtor 2:<br>(Spouse, if filing) | First Name                       | Middle Name | Last Name | Social Security number or ITIN: _____<br>EIN: _____ |
| United States Bankruptcy Court:  | Eastern District of Pennsylvania |             |           | Date case filed for chapter: 13 5/24/21             |
| Case number:                     | 21-11482-pmm                     |             |           |   |

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:  |
|---|--|--|
| <b>1. Debtor's full name</b>  | Omar Touri   |  |
| <b>2. All other names used in the last 8 years</b>  |  |  |
| <b>3. Address</b>   | 83 Sycamore Dr.<br>Reading, PA 19606   |  |
| <b>4. Debtor's attorney</b><br>Name and address   | DAVID W. TIDD<br>David W. Tidd, Esquire<br>656 Ebersole Road<br>Reading, PA 19605  | Contact phone 610-838-8700<br><br>Email: <a href="mailto:bankruptcy@davidtiddlaw.com">bankruptcy@davidtiddlaw.com</a>  |
| <b>5. Bankruptcy trustee</b><br>Name and address  | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606           | Contact phone (610) 779-1313<br><br>Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | United States Bankruptcy Court<br>Office of the Clerk, Gateway Building<br>201 Penn Street, 1st Floor<br>Reading, PA 19601 | Hours open:<br>Philadelphia Office — 8:30 A.M. to 5:00 P.M.;<br>Reading Office — 8:00 A.M. to 4:30 P.M.<br><br>Contact phone (610)2085040<br><br>Date: 5/26/21 |

**For more information, see page 2**

Debtor Omar Touri

Case number 21-11482-pmm

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|--|--|--|
| <b>7. Meeting of creditors</b>   | <b>June 22, 2021 at 2:30 PM</b>  | <b>Location:</b><br>The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details. |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  |  |
| <b>8. Deadlines</b>  | <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br><b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br><b>Deadline for governmental units to file a proof of claim:</b>  | <b>Filing deadline:</b> 8/21/21<br><b>Filing deadline:</b> 8/2/21<br><b>Filing deadline:</b> 11/20/21  |
|  | <b>Deadlines for filing proof of claim:</b><br>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.<br>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.<br>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |  |
| <b>9. Filing of plan</b>   | The debtor has filed a plan. This plan proposes payment to the trustee of \$40.00 per month for 60 months. The plan is enclosed.<br>The hearing on confirmation will be held on:<br><b>8/5/21 at 10:00 AM</b> , Location: <b>201 Penn Street, 4th Floor, Reading, PA 19601</b>   | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |
| <b>10. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |  |
| <b>11. Filing a chapter 13 bankruptcy case</b>   | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.   |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.   |  |
| <b>13. Discharge of debts</b>  | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.   |  |